

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:	§	
David Resnick	§	Confirmation No.: 6113
	§	
Serial No.: 09/734,988	§	Group Art Unit: 3692
	§	
Filed: December 11, 2000	§	Examiner: Elda G. Milef
	§	
For: ELECTRONIC PAYMENT	§	Attorney Docket No.: PRECA-021
SYSTEM UTILIZING	§	(fka 39048.21)
INTERMEDIARY ACCOUNT	§	
	§	
	§	

Commissioner for Patents
Mail Stop Amendment
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE UNDER 37 C.F.R. § 1.111

In response to the Office Action dated September 11, 2009, Applicant respectfully requests entry of the following amendments and consideration of the following remarks.

Amendments to the Specification: None.

Amendments to the Drawings: None.

Amendments to the Claims: are reflected in the listing of claims which begins on page 2 of this paper.

Remarks: begin on page 9 of this paper.